

Imaged Certificate of Notice Page 1 of 6  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
1/16/24 12:11 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

JASON E. RITENOUR  
JODI L RITENOUR  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-24856

Chapter 13

Related to Dkt. No. 162

ORDER OF COURT

AND NOW, this 16th day of January 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:

  
\_\_\_\_\_  
jah

GREGORY J. ADDONIO  
CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:  
Jason E. Ritenour  
Jodi L Ritenour  
Debtors

Case No. 19-24856-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 16, 2024

User: auto  
Form ID: pdf900

Page 1 of 5  
Total Noticed: 88

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jason E. Ritenour, Jodi L Ritenour, 446 Donohoe Road, Greensburg, PA 15601-6989
cr	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
r	+ Stephen Limani, Realty One Group Gold Standard, 432 Frye Farm Rd, Greensburg, PA 15601-6808
15202051	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15183185	+ Capital One, c/o Unifund LLC, 10625 Techwood Cir, Cincinnati, OH 45242-2846
15183186	Capital One Maurices, PO Box 20253, Salt Lake City, UT 84130
15183191	+ Credit Control, PO Box 189, Hazelwood, MO 63042-0189
15183198	+ Excelsa Health Latrobe Hospital, PO Box 645677, Pittsburgh, PA 15264-5254
15183199	+ Exdela Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15183204	+ FNB Consumer Discount Co., 6291 State Route 30, Greensburg, PA 15601-7597
15197385	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183207	+ Jessica Ritenour, 546 Hickory Drive, Greensburg, PA 15601-4517
15183211	+ Latrobe City, PO Box 829, Latrobe, PA 15650-0829
15183212	Latrobe Hospital, 132 Industrial Park Rd., Suite 2400, Greensburg, PA 15601
15183218	Midland Credit Management, 250 Cairino De La Reina, Suite 100, San Diego, CA 92108
15183220	+ Oliphant Financial, PO Box 740882, Atlanta, GA 30374-0882
15183226	+ Radiologic Consultants, 717 E. Pittsburgh Street, Greensburg, PA 15601-2636
15183228	+ Regency Finance, 6291 St Rt 30, Greensburg, PA 15601-7597
15183229	+ Richard M. Squire & Associates, LLC, One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031
15183231	+ Southern Credit Adjusters, Inc., PO Box 2764, Rocky Mount, NC 27802-2764
15174415	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15183237	+ TDRCS Littman Jewelers, 1201 Hooper Avenue, Toms River, NJ 08753-3203
15183240	+ Westmoreland Emergency Medicine, c/o Southern Credit Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Jan 17 2024 04:00:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 17 2024 04:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15183180	+ Email/Text: G06041@att.com	Jan 17 2024 04:01:00	AT&T/Directv, PO Box 5014, Carol Stream, IL 60197-5014
15183179	^ MEBN	Jan 17 2024 03:58:18	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15183181	+ Email/Text: Bankruptcy@ICSystem.com		

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Jan 16, 2024

Form ID: pdf900

Total Noticed: 88

		Jan 17 2024 04:00:00	Banfield Pet Hospital, c/o IC Systems Collection, PO Box 64378, Saint Paul, MN 55164-0378
15183182	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15184422	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15183183	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2024 04:08:23	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15183188	^ MEBN	Jan 17 2024 03:58:54	CBCS, PO Box 2724, Columbus, OH 43216-2724
15183184	+ Email/Text: bnc-thebureaus@quantum3group.com	Jan 17 2024 04:00:00	Capital One, c/o The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
15183187	+ Email/Text: bankruptcy@cavps.com	Jan 17 2024 04:01:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Ste. 4A, Valhalla, NY 10595-2323
15175370	+ Email/Text: bankruptcy@cavps.com	Jan 17 2024 04:01:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15183189	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 17 2024 04:01:00	Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
15443127	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 17 2024 04:00:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15174684	+ Email/Text: ebnotifications@creditacceptance.com	Jan 17 2024 04:00:00	Credit Acceptance, 25505 W Twelve Mile Rd, Ste 3000, Southfield MI 48034-8331
15183190	+ Email/Text: ebnotifications@creditacceptance.com	Jan 17 2024 04:00:00	Credit Acceptance Corp., PO Box 5070, Southfield, MI 48086-5070
15183193	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 17 2024 04:08:21	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15183215	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2024 04:08:32	Macy's/DSNB, 9111 Duke Blvd., Mason, OH 45040
15197028	Email/Text: bnc-quantum@quantum3group.com	Jan 17 2024 04:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15183195	+ Email/Text: bknotice@ercbpo.com	Jan 17 2024 04:01:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
15183194	+ Email/Text: asi@auditsystemsinc.net	Jan 17 2024 04:01:00	Elizur Hospital, c/o Audit Systems Inc., 3696 Ulmerton Rd., Ste 200, Clearwater, FL 33762-4237
15183197	^ MEBN	Jan 17 2024 03:58:54	Excelsa Health, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183196	^ MEBN	Jan 17 2024 03:57:54	Excelsa Health, c/o Collection Service Center, 836 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
15173994	Email/Text: SAABankruptcy@fcbanking.com	Jan 17 2024 04:00:00	First Commonwealth, PO Box 400, Indiana, PA 15701
15183200	+ Email/Text: data_processing@fin-rec.com	Jan 17 2024 04:00:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
15183202	+ Email/Text: SAABankruptcy@fcbanking.com	Jan 17 2024 04:00:00	First Commonwealth Bank, 22 N 6th Street, Indiana, PA 15701-1802
15183203	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 17 2024 04:01:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15183205	+ Email/Text: bankruptcy@greenskycredit.com	Jan 17 2024 04:00:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15183206	+ Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Jan 16, 2024

Form ID: pdf900

Total Noticed: 88

		Jan 17 2024 04:00:00	Internal Revenue Service*, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
15201238	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 17 2024 04:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15183208	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2024 04:08:27	JPMCB Card, PO Box 15369, Wilmington, DE 19850
15189673	+ Email/Text: RASEBN@raslg.com	Jan 17 2024 04:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15183209	^ MEBN	Jan 17 2024 03:58:36	Kia Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
15179704	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15183214	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:23	LVNV Funding, LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15183210	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Jan 17 2024 04:00:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
15183213	+ Email/Text: Documentfiling@lciinc.com	Jan 17 2024 04:00:00	Lending Club Corp., 595 Market Street, Suite 400, San Francisco, CA 94105-5839
15183216	^ MEBN	Jan 17 2024 03:58:55	Magee Women's Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
15183217	+ Email/Text: bankruptcy@marinerfinance.com	Jan 17 2024 04:00:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15197832	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 04:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15183219	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 04:01:00	Midland Funding, 320 E. Big Beaver Rd. #300, Troy, MI 48083-1271
15199679	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 17 2024 04:01:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15190447	+ Email/Text: ecfbankruptcy@progleasing.com	Jan 17 2024 04:01:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, Utah 84020-2315
15208890	+ Email/Text: bnc@bass-associates.com	Jan 17 2024 04:00:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15183221	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	PA Department of Revenue*, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15183223	+ Email/Text: bncnotifications@pheaa.org	Jan 17 2024 04:00:00	PHEAA, PO Box 60610, Harrisburg, PA 17106-0610
15183224	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:31	Portfolio Recovery Assoc., 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15183657	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15183222	+ Email/Text: convergent@ebn.phinsolutions.com	Jan 17 2024 04:01:00	Paypal, c/o Convergent Outsourcing Inc., 800 SW 39th St., Suite 100, PO Box 9004, Renton, WA 98057-9004
15176817	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 17 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15183225	+ Email/Text: ecfbankruptcy@progleasing.com	Jan 17 2024 04:01:00	Progressive Leasing, LLC, 256 West Data Drive, Draper, UT 84020-2315

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Jan 16, 2024

Form ID: pdf900

Total Noticed: 88

15183227	+ Email/Text: ngisupport@radiusgs.com	Jan 17 2024 04:00:00	Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
15521244	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 17 2024 04:00:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15183232	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2024 04:08:32	SYNCB/Levin/Wolf Furniture, PO Box 965036, Orlando, FL 32896-5036
15183233	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2024 04:08:21	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
15183234	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2024 04:08:30	SYNCB/Paypal, PO Box 965005, Orlando, FL 32896-5005
15183235	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2024 04:08:20	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15183230	+ Email/Text: bankruptcy@second-round.com	Jan 17 2024 04:01:00	Second Round LP, 4150 Freidrich Lane Ste 1, Austin, TX 78744-1052
15183236	+ Email/Text: bncmail@w-legal.com	Jan 17 2024 04:00:00	TD Bank USA, 7000 Target Parkway North, Mail Stop NCO-0450, Minneapolis, MN 55445-4301
15207295	+ Email/Text: bncmail@w-legal.com	Jan 17 2024 04:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15190232	+ Email/Text: tdebn@credbankserv.com	Jan 17 2024 04:00:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15183238	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 17 2024 04:01:00	The Bank of Missouri/Milestone, PO Box 4499, Beaverton, OR 97076-4499
15202230	Email/Text: bankruptcy@unifund.com	Jan 17 2024 04:00:00	Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati OH 45242
15183239	^ MEBN	Jan 17 2024 03:58:46	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 65

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15183192	*+	Credit Control LLC, PO Box 189, Hazelwood, MO 63042-0189
15183201	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court., First Commonwealth, PO Box 400, Indiana, PA 15701

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Jan 16, 2024

Form ID: pdf900

Total Noticed: 88

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Joseph F. Nicotero	on behalf of Joint Debtor Jodi L Ritenour josephnicotero@gmail.com
Joseph F. Nicotero	on behalf of Debtor Jason E. Ritenour josephnicotero@gmail.com
Michael John Clark	on behalf of Creditor Lakeview Loan Servicing LLC mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Joint Debtor Jodi L Ritenour lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Jason E. Ritenour lowdenscott@gmail.com

TOTAL: 14